## Amendment to the Claims

In the claims, please replace the claims with the following, per Rule 121(c), as presented in the preliminary amendment filed with the application:

- 1-61. (Canceled)
- 62. (Currently amended) A method for electronically transmitting a rebate to a user, the method comprising:
  - (a) offering a rebate to the user in consideration for performance of an obligation of a specified rebate transaction, wherein:
    - (1) the rebate transaction includes an user's agreement by the user to accept specific terms for use of an additional obligation with respect to a product or service that the user has already purchased; and
    - (2) performance of the obligation includes performance by the user of an performing a physical action intended to legally bind signify the user being legally bound to the agreement;
  - (b) receiving information from the user confirming performance of the obligation physical action; and
  - (c) upon receiving the information confirming performance of the physical action signifying agreement by the user to accept the additional obligation related to the product or serviceperformance of the obligation, electronically transmitting signals through the Internet sufficient to activate[[ing]] generation of a rebate coupon at a user terminal printer accessible to the user, the rebate coupon including a medium bearing trusted indicia of payment obligation to the bearer of the medium.
- 63. (Currently amended) The method of claim 62 wherein the action intended to legally bind signify agreement by the user includes removing opaque material from a tangible medium to reveal a code printed thereon.
- 64. (Previously presented) The method of claim 63 wherein the code is a registration code accompanying a product purchased by the user.

- 65. (Previously presented) The method of claim 63 wherein the tangible medium includes text warning the user of consequences associated with uncovering the code.
  - 66. (Previously presented) The method of claim 62 wherein:
  - (a) the rebate coupon is generated by printing on a general-purpose printer accessible to the user; and
  - (b) the trusted indicia consists substantially of substantially nonmagnetic visual indicia formed on a plain paper medium by the printer, the indicia including:
    - (1) identification of a financial account containing funds of the rebate; and
    - (2) an amount of funds that are authorized to be drawn from the financial account as the rebate.
- 67. (Previously presented) The method of claim 66 wherein the indicia further includes identification of the user as payee of the rebate.
- 68. (Previously presented) The method of claim 66 wherein the indicia further includes identification of an entity that controls funds of the financial account.
- 69. (Previously presented) The method of claim 66 wherein the indicia further includes security markings that are configured to change appearance when optically duplicated.
- 70. (Currently amended) The method of claim 66 wherein printing comprises:
  - (a) coupling a server of an intermediary entity to <u>a personal computer</u> <u>adjacent to the user-terminal</u>;
  - (b) transmitting an authorization code to the user's computer terminal to signify authorization of payment of the rebate to the user; and
  - (c) relaying the authorization code from the user terminal to the server to signify submission of the rebate by the user; and
  - (d) printing the financial instrument under control of the server upon acceptance of the authorization code by the intermediary entity.
    - 71. (Currently amended) The method of claim 70 wherein:

- (a) activating printing further comprises downloading software from the server to the user's computer terminal to signify a guarantee by the intermediary of the availability of the funds; and
- (b) the software is configured to cause the printer to print the rebate coupon during operation of the software at the user's computer terminal.
- 72. (Previously presented) The method of claim 71 wherein the software is further configured to allow only a single copy of the rebate coupon to be printed on the printer.
  - 73. (Currently amended) The method of claim 71 wherein[[:]]

    (a) the second user terminal implements functions of a web browser; and

    (b) the software executes within a run-time environment of [[the]] a web browser.
  - 74. (Previously presented) The method of claim 70 wherein:
  - (a) the intermediary entity controls funds of the financial account, including funds of the rebate that are to be transmitted to the user; and
    - (b) the indicia further includes identification of the intermediary entity.
- 75. (Currently amended) The method of claim 70 further comprising transmitting, from the first terminal unit to the server of the intermediary entity, identification of the payment signified by the transmission of the authorization code, wherein the intermediary entity accepts the authorization code from the second terminal unit only if:
  - (a) the authorization code corresponds to [[the]] <u>an</u> identification of the payment <u>received</u> by the server of the intermediate entity; and
  - (b) the intermediary entity has not previously permitted printing of the rebate coupon.
  - 76. (Currently amended) The method of claim 62 further comprising:
  - (a) maintaining a list of payments of funds that one or more payees are authorized to draw, and have not yet drawn, from funds of the rebate in [[the]] a financial account; and
  - (b) after presentation of the <u>rebate coupon</u> financial instrument to a financial institution, permitting the user to draw the <u>amount of funds</u> indicated by

the rebate coupon from the financial account only if the <u>rebate coupon</u> and <u>payee</u> <u>matches and entry on the list of payments indicates that the user is authorized to draw, and has not yet drawn, the funds.</u>

- 77. (Currently amended) A method for providing a rebate to a user, the method comprising:
  - (a) offering a rebate to the user in consideration for the user's agreement to accept performance of an additional obligation [[of]] with respect to a specified rebate transaction product or service that the user has already purchased;
  - (b) providing a tangible medium with opaque material covering a registration code printed on the medium;
  - (c) warning the user that uncovering the registration code [[and]] will cause generation[[ng]] of a coupon using that registration code will have certain consequences and signify the user's consent to be legally bound to the agreement; and
  - (d) upon receiving the registration code from the user, generating a rebate coupon including a medium bearing trusted indicia of payment obligation to the bearer of the medium.
  - 78. (Previously presented) The method of claim 77 wherein:
  - (a) the rebate coupon is generated by printing on a general-purpose printer accessible to the user; and
  - (b) the trusted indicia consists substantially of substantially nonmagnetic visual indicia formed on a plain paper medium by the printer, the indicia including:
    - (1) identification of a financial account containing funds of the rebate; and
    - (2) an amount of funds that are authorized to the drawn from the financial account as the rebate.
  - 79. (Currently amended) The method of claim 77 further comprising:
  - (a) maintaining a list of payments of funds that one or more payees are authorized to draw, and have not yet drawn, from funds of the rebate in [[the]] a financial account; and

(b) after presentation of the financial instrument rebate coupon to a financial institution, permitting the user to draw the funds indicated by the rebate coupon from the financial account only if the list indicates that the user is authorized to draw, and has not yet drawn, the funds.

80-86. (Canceled)

- 87. (Currently amended) [[A]]The method of claim 77 wherein the agreement to accept an additional obligation comprises the user's agreement to provide for making payment for piecework, the method comprising:
  - (a) having a user provide electronic work product; and
  - (b) providing payment to the user in exchange for the electronic work product by activating generation of a rebate coupon at a user terminal accessible to the user, the rebate coupon including a medium bearing trusted indicia of payment obligation to the bearer of the medium.
- 88. (Currently amended) The method of claim 87 wherein the user's agreement to provide[[s]] electronic work product [[by]] comprises uploading the work product to an FTP site of an entity desiring piecework performed by a plurality of remote user employer making the payment.
  - 89. (Previously presented) The method of claim 87 wherein:
  - (a) the rebate coupon is generated by printing on a general-purpose printer accessible to the user; and
  - (b) the trusted indicia consists substantially of substantially nonmagnetic visual indicia formed on a plain paper medium by the printer, the indicia including:
    - (1) identification of a financial account containing funds of the rebate; and
    - (2) an amount of funds that are authorized to the drawn from the financial account as the rebate.
  - 90. (Currently amended) The method of claim [[87]] 89 further comprising:
  - (a) maintaining a list of payments of funds that one or more payees are authorized to draw, and have not yet drawn, from funds of the rebate-in [[the]]a financial account; and

Serial No. 09/741,136

- (b) after presentation of the financial instrument rebate coupon to a financial institution, permitting the user to draw the funds indicated by the rebate coupon from the financial account only if the list indicates that the user is authorized to draw, and has not yet drawn, the funds.
- 91. (New) The method of claim 62 wherein the additional obligation comprises the user giving up a right to return a product that the user has already purchased.
- 92. (New) The method of claim 62 wherein the additional obligation comprises the user agreeing to continue a service that the user has already purchased for at least as long as a specified length of time.
- 93. (New) The method of claim 77 wherein the additional obligation comprises the user giving up a right to return a product that the user has already purchased.
- 94. (New) The method of claim 77 wherein the additional obligation comprises the user agreeing to continue a service that the user has already purchased for at least as long as a specified length of time.